

**IN THE UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF TENNESSEE
EASTERN DIVISION**

**WILLIAM SAVEH D/B/A OLYMPIC
STEAKHOUSE,**

Plaintiff,

v.

**WESTERN WORLD INSURANCE
COMPANY,**

Defendant.

**Case Nos: 1:21-cv-02373-JDB-jay
1:23-cv-02191-JDB-jay**

DECLARATION OF CHARLES H. MURRAY, JR.

I, Charles H. Murray, Jr., pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct:

1. I am an adult resident of the State of Delaware, am competent to provide the testimony stated herein, and make this declaration based on personal knowledge.

2. I have been involved in the insurance industry since 1970. Attached to this Declaration as **Exhibit A** is a true and correct copy of my CV.

3. I have reviewed your e-mail and the documents attached and I will comment on your unpaid bill/retainer.

4. Your e-mail, dated 11/12/2024 5:41 PM, to the two appraisers spells out the terms and conditions on which you intend to prosecute this appraisal. You were appointed by Honorable Judge Daniel Breen because he had confidence that you would be fair, impartial and complete the appraisal within the 90 days allocated by the court. Further:

- a. You spelled out a road map of how you would approach bringing this appraisal to conclusion: No Ex-Parte discussions, all communications will be held by the full panel;
- b. You required a site visit to the loss location unless both appraisers agreed it was not necessary;

Exhibit 3

- c. You required both appraisers to supply all information, in any forms, to the panel;
- d. You reviewed all documents submitted to you, over 3,000, and formed an understanding to the issues;
- e. You allowed 48 hours for each appraiser to supply the panel with rebuttals to each other's position;
- f. You completed a site visit;
- g. You clearly stated that your goal was to get a three-signature award so that the award is not contested;
- h. You clearly stated your fee schedule and by the appraiser's acceptance of your appointment they agreed to those terms and conditions;
- i. You clearly stated that "my service fee will be paid in full BEFORE I render the final award";
- j. The panel understood that this would be an expedited appraisal, 90 days, and time sensitive;

5. The appraisal clause states: "If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser." Once the Policyholder and the Insurance Company pick their respective appraisers, they have no more involvement in the appraisal process until the AWARD is made.

6. Once an AWARD is issued, the insurance company will pay any covered award, not already paid, and both parties are required to pay their respective appraisers fee and split the Umpires fee and costs.

7. In the lawsuit filed by the Policyholder to adjust the Umpires fee I see they included information from "Property Loss Appraisal Network" ("P.L.A.N"). If the Policyholder wanted any part of P.L.A.N in the appraisal, they should have negotiated that into the appraisal from the beginning. That was not done.

8. It is also clear that the insurance company did not dispute the Umpires fee and costs but promptly paid their 50% share.

9. It is each of the appraisers duty to pass on all the information contained Umpires e-mail dated 11/12/2024 5:41 PM to their principals so that they are informed of the Umpires intentions and fees and costs expected. If the Policyholder or Insurance Company wanted to disagree with any part of the Umpires e-mail, they could have stated that at the onset of the appraisal. Neither party issued an exception and neither appraiser issued a disagreement.

10. I'd like to comment on your fee and costs of \$18,000.00. You clearly stated your fee schedule in your e-mail of 11/12/2024 5:41 PM. There was no push back from the appraisers and understanding that your e-mail was passed on to each of the appraiser's principals, there was no push back from either the Policyholder or the Insurance Company. The \$450.00 fee charged is for an "expedited" process which means you will use all your skills to complete all inspections, documents reviewed, panel discussions and rebuttals to any submissions etc. to bring this appraisal to conclusion.

11. On a personal note, I have adjusted claims, for an insurance company, since 1970 and until my retirement as an adjuster in 2016. I have adjusted tens of thousands of claims and have successfully concluded all of them. Some in appraisal and some in litigation. I have never been found to act in BAD FAITH while adjusting losses. After 2016 I devoted all my time to appraisals and arbitrations. I have attached my CV to demonstrate my record of achievements.

12. I've written EXPERT REPORTS and have charged a fee with the understanding that if I must appear in court my fee will be greatly increased. The same can be said for attorneys, medical professionals and other types of experts. The fee charged on this EXPEDITED appraisal is fair and reasonable.

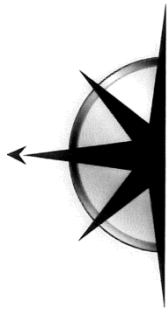
13. I do not understand, nor is it explained, how plaintiff arrives at their arbitrary total fee of \$8,000.00, \$4,000.00 paid by each party. I have read the Affidavit of David Herring where he writes that he has seen fees of \$275.00 to \$400.00 which clearly indicates that there is a disparity in fees but no explanation on why. The schedule he submits, fees and hours, has fee rates of \$306.79 and \$266.80 on appraisals. I've never seen odd numbers like that in any appraisals I'm been involved in as both appraiser and umpire.

14. I submit that based on the amount of documents to be reviewed, site inspection, damages presented in dispute by both parties, expedited process and "Getting To Yes" with a three signature AWARD, the fee submitted by Toby Johnson is fair and reasonable.

FURTHER THIS DECLARANT SAYS NOT.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct. Executed on 9th day of July, 2025.


CHARLES H. MURRAY, JR.



FOUR POINTS CLAIM SERVICES

Charles H. Murray, Jr.

Insurance Consultant – Appraiser – Umpire -Commercial & Residential Claims

29075 Channel Drive

Selbyville, DE 19975

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CMurray012@aol.com

1962-1966	MT. ST. JOSEPH COLLEGE PREPARATORY
1966-1967	UNIVERSITY OF MARYLAND-PRE-ENGINEERING
1968-1970	UNIVERSITY OF BALTIMORE- B.S. MARKETING & MANAGEMENT
1970-1973	GENERAL ADJUSTMENT BUREAU- MULTI-LINE ADJUSTER
1973-1973	FIREMAN'S FUND INS. CO.- PROPERTY ADJUSTER
1973-1974	FIREMAN'S FUND INS. CO.- TECHNICAL ADVISER
1975-1978	FIREMAN'S FUND INS. CO.- SENIOR TECH. ADVISER TO H.O.T.A.
1978-1979	FIREMAN'S FUND INS. CO.- ADMIN. CLAIMS MANAGER- "FALCON"
1979-1980	FIREMAN'S FUND INS. CO.- HOME OFFICE GENERAL ADJUSTER
1981-1984	FIREMAN'S FUND INS. CO.- BRANCH OFFICE GENERAL ADJUSTER
1985-1992	FIREMAN'S FUND INS. CO.- HOME OFFICE GENERAL ADJUSTER
1992-1998	U.S.F. & G. INS. CO.- HOME OFFICE GENERAL ADJUSTER
1998-2004	ST. PAUL FIRE & MARINE- EXECUTIVE GENERAL ADJUSTER (JUNE'98)
2004-2016	TRAVELERS INDEMNITY COMPANY- EXECUTIVE GENERAL ADJUSTER
2016-2018	FOUR POINTS CLAIM SERVICES, INC.
2018-2020	Charles H. Murray, Jr. Consultant- Appraisals, Arbitrations Appraiser/Neutral/Umpire
1970	INS. 21, INS. 22, INS. 23
1971	G.A.B. BASIC PROPERTY SCHOOL
1973	VALE TECH PROPERTY SCHOOL
1977	FALCON AUTO ESTIMATING SCHOOL
1977	BOYLE KIRKMAN AFFIRMATIVE ACTION COURSE
1977	H.O. COMMUNICATIONS SCHOOL
1977	MOBILE HOME ESTIMATING SCHOOL
1978	ARSON COURSE
1979	C.P.C.U 1
1980	ADVANCED PROPERTY SCHOOL
1986	NEGOTIATIONS, PUTTING THE PIECES TOGETHER
1986	COMPUTER HARDWARE & SOFTWARE COURSE
1986	BASIC BUSINESS INCOME- P.C.S.
1986	ADVANCED BUSINESS INCOME- P.C.S.
1990	FIDELITY & SURETY SCHOOL
2000	SCLA--LEGAL PRINCIPLES CLAIM SPECIALIST (June '2000)
2000	CALIFORNIA FAIR CLAIMS SETTLEMENT PRACTICES TRAINING & CERTIFICATION, 2000, 2001, 2002, 2003, 2004,2005,2006,2007,2008,2009,2010, 2011,2012,2013,2014,2015,2016
2000	PARTNERING PERFORMANCE

2000 SPANISH I: CULTURE & LANGUAGE, 2001, 2002

PRINCETON CONTINUING EDUCATION COURSES

**612-LETTERS THAT SUCCEED
301- COMMUNICATIONS FOR RESULTS
303-WHAT MANAGERS DO
304-DEVELOPING & TRAINING TODAY'S WORKFORCE
306-ACCOUNTING FOR MANAGERS
316-MANAGEMENT IN HUMAN RESOURCES
317-MANAGERIAL DECISION MAKING
320-PERSONAL MANAGEMENT**

FIREMAN'S FUND CONTINUING EDUCATION COURSES & SEMINARS

**MOTOR TRUCK CARGO LIABILITY
TRANSPORTATION CLAIMS HANDLING
BAILEE'S CUSTOMERS
DEALERS
WAREHOUSEMAN'S & FURNITURE MOVERS
RADIO & TELEVISION
EQUIPMENT-INLAND MARINE
ACCOUNTS RECEIVABLE
ELECTRONIC DATA PROCESSING
CONTRACTORS EQUIPMENT
VALUABLE PAPERS
BUILDERS RISK & INSTALLATION FLOATERS
JEWELERS BLOCK
FURRIERS BLOCK
MAIL INSURANCE**

04-93 MARINERS OF THE BAY- BUSINESS INTERRUPTION SEMINAR

**03-96 MARINERS OF THE BAY- CLAIMS CONFERENCE
-CALCULATIONS OF INVENTORY LOSSES
-ORDINANCE OR LAW ENDORSEMENT
-APPRAISAL: THE TEN MOST FREQUENTLY ASKED QUESTIONS
-6/95 ISO FORMS
-ANALYSIS OF A HOUSE FIRE
-INSURANCE FRAUD AND THE MARYLAND INS. ADMIN.**

**03-96 GEORGETOWN UNIV. LAW CENTER CONT. ED. DIVISION
"BLACKSTONE IN CYBERSPACE"-COPYRIGHT, PATENT & TRADEMARK**

**06-96 LOSS EXECUTIVE ASSOCIATION SEMINAR
-JUDICIAL INTERPRETATION OF ENSUING LOSS EXCEPTION- DAILY
-MANAGING STRESS- RON SHULBY
-PERSUASIVELY SPEAKING-MICHAEL SHADOW
-STRATEGIC PLANNING & POLITIC OF CHANGE- COBB
-MANAGING CHANGE IN A REMOTE WORKFORCE-TUCKER
-EMERGING ISSUES IN FIRE INVESTIGATION- HERNDON ATF
-ADJUSTMENT PROBLEMS IN LAYERED INS. PROGRAMS- REILLY
-HANDLING LAW & ORDINANCE PROVISIONS - MONTEJUNAS
-RESOLVING DISPUTES IN BUSINESS INCOME LOSSES- MILLER
-FORENSIC AUDITING OF FINANCIAL FRAUD- KRAMER, CPA**

- 10-96** **COZEN & O'CONNOR PROPERTY INSURANCE SEMINAR**
-PROF. LICENSURE REQUIREMENTS ON FIRE INV. AS EXPERTS
-NFPA 921 & PROPER LOSS SITE INVESTIGATION TECHNIQUES
-AVOIDING SIX PHANTOM ROADBLOCKS TO SUBROGATION CLAIMS
-DEVELOPMENTS IN BUSINESS INTERRUPTION INSURANCE
-DEPRECIATION OF PARTIAL LOSSES UNDER AN ACV POLICY
-PENNSYLVANIA LAW ON THE STANDARD COLLAPSE COVERAGE
-PENNSYLVANIA BAD FAITH LAW
- 01-97** **LOSS EXECUTIVES ASSOCIATION**
-FEDERAL INSURANCE ADMINISTRATION, SPENCE PERRY
-QUANTUM IMPROVEMENTS IN CASE MANAGEMENT, WILLIAM COBB
-ADJUSTMENT PROBLEMS IN LAYERED INS., REILLY & MARCUS
-MAJOR FIRE/EXPLOSION INVEST. OF NINTIES, WILLIAM PETRATIS
-ADJUSTER CERTIFICATION, GIL MALMGREN
-THE FUTURE OF OUR PROFESSION, LAWRENCE BRANDON
-PRESUASIVE COMMUNICATIONS, MICHAEL SHADOW
- 04-06/08-97** **PROPERTY LOSS RESEARCH BUREAU**
-NEGOTIATION TECHNIQUES
-DEALING WITH PUBLIC ADJUSTER
-BUILDERS RISK LOSSES, SUBSTANTIAL COMPLETION, A.I.A.
CONTRACT
- 06-18/20-97** **LOSS EXECUTIVES ASSOCIATION**
-COMPUTER MODELING IN COMPLEX CONSTRUCTION & OTHER LOSS
-THE PAPERLESS CLAIMS DEPT.: DOCUMENT MGMT. & WORKFLOW
-ADJUSTMENT PROBLEMS IN LAYERED INS. PROGRAMS
-BUSINESS INTERRUPTION CLAIMS, EXTENDED PERIOD OF INDEM.
-USE OF MOCK TRIALS IN DEVELOPING STRATEGIES FOR PROP. LIT.
-DEVELOPMENTS IN ARSON INVESTIGATIONS
- 01-28/30-98** **LOSS EXECUTIVES ASSOCIATION**
-”IMPLICATIONS OF Y2K TO THE INSURANCE INDUSTRY”-JANET
BACHMAN, V.P. A.I.A.
-”ACHIEVING Y2K COMPLIANCE”- JAMUS L. CASSELL, V.P. GARTNER
GROUP
-COVERAGE & LEGAL ISSUES-Y2K-JAMES ANDERSON, “ROBINS
CAPLAN”, WAYNE KLOCKO, V.P. ALM
-SPOILATION OF EVIDENCE- REBECCA LEVY SACHS, “RODVEY, SACHS,
MEANOR”, PAT KENNEDY-”J.F. KENNEDY” CAUSE & ORIGIN INVEST.
-COMPANY/VENDOR PARTNERSHIPS, TOM UPMAN “V.P. CNA” & JERRY
PROVENCHER, A.V.P. MARYLAND INS. GROUP, DIRECT REPAIR
PROGRAMS
-SEXUAL HARASSMENT, JOHN ZANDY “WIGGIN & DANA”, CASE
STUDIES
- 06-17/18/19-98** **LOSS EXECUTIVES ASSOCIATION**
(6 HRS) **-REVERSE & COMPARATIVE BAD FAITH, JACK GERACE**
-COMMUNICATION IN THE QUOTA SHARE LOSS, DENNIS WITHERS
-Y2K CLAIMS ISSUES, LWG/RESTOR TEK HOT ISSUES, WILLIAM
GOLDSTEIN
-CONTINGENT & SECONDARY DAMAGES RESULTING FROM Y2K-JACK
DAMICO
-LEGAL ISSUES & SUBROGATION, JULIA MOLANDER

06-22-98
(4 HRS.)
DEASEY, MAHONEY AND BENDER SEMINAR
-DEFENDING THE SEXUAL HARASSMENT CLAIM, JANE NORTH
-CLAIMS PROFESSIONAL'S PERSPECTIVE, JOHN KAMSTRA
-ASSAULT AND BATTERY EXCLUSIONS IN LIABILITY POLICIES, HARRY MALONE
-CONSTRUCTION, VALIDITY AND EFFECT
-”DRAM SHOP” LIABILITY, GERALD VALENTINI
-PENN. LAW, THIRD PARTY RIGHT TO SUE CARRIER, K. CRAIG McCHESNEY
-SPOILATION OF EVIDENCE, K. CRAIG McCHESNEY
-ACCIDENT RECONSTRUCTION, FTI DAVID MALONE, DAVID MALONE
-CONSTRUCTION LITIGATION, FRANK DEASEY & ROBERT MONGELUZZI

06-27/28/29-99
(6 HRS)
LEA
-VIRTUAL REALITY ARSON INVESTIGATION TRAINING PROGRAM
JOE TOSCANO, ROBERT CORRY & SANDY BARNETTE
-COVERAGE ISSUES AND QUESTIONS- LARRY ZELLE
-VIRTUAL REALTY ARSON DETECTION PROGRAM-HANDS ON
-NEW GENERATION OF COLLAPSE CLAIMS-MARK SCHEER
-Y2K ANALYTICAL TECHNIQUES- NICK PASCUILLO

01-27/29-99
LEA
-VIRTUAL REALITY ARSON INVESTIGATION TRAINING PROGRAM
-GENERAL SESSION, LARRY ZELLE, ESQ.
-THE NEW GENERATION OF COLLAPSE CLAIMS
-Y2K-ANALYTICAL TECHNIQUES & PROCEDURES OF ROOT CAUSE

03-29/31-99
PLRB
-APPRAISAL PROVISIONS IN PROPERTY POLICIES
-MANAGING MAJOR COMMERCIAL BUILDING LOSSES
-MANUFACTURING BUSINESS INTERRUPTION
-GUIDING PRINCIPLES-OVERLAPPING COVERAGE
-Y2K-SUMMARY AND STRATEGIES FOR SUCCESS

04-20-99
PROPERTY INSURANCE SEMINAR- MARINERS OF THE BAY
-AGENT ERROR & OMISSIONS --ATTY. STANLEY LIPSHULTZ, CPCU
-Y2K PROPERTY COVERAGE ISSUES- ATTY. TIM BAMBRICK
-CATASTROPHIC LOSSES - CHARLES MURRAY-EGA ST. PAUL
-UNFAIR CLAIMS SETTLEMENT--ED ZINN, V.P. PENINSULA INS.
-CONTINGENT BUS. INTERRUPTION, CPA MARK REYNOLDS
-VANDALISM COVERAGE ISSUES- ATTY. GEORGE REEDE
-CAUSE & ORIGIN: THE CRITICAL CLUES, MICHAEL SCHAAL
-ARSON & SUSPICIOUS CLAIMS--DAVE PEARCE, TOM DIBBLEY, ATTY. CRAIG ROSWELL

06-23/25-99
LOSS EXECUTIVES ASSOCIATION
-JIM JONES THE CLAIM ENVIRONMENT OF THE FUTURE
-JOHN JESSEN-THE USE OF ELECTRONIC DATA IN LITIGATION
-LARRY ZELLE- COVERAGE CURRENT ISSUES
-COS SURIANO & ED REILLY- UNIQUE WEATHER CLAIMS, SNOW REMOVAL, SUE & LABOR, LACK OF INGRESS OR EGRESS

01-19/21-00 **LOSS EXECUTIVE ASSOCIATION**
-STEPHEN MARCUS- ADVICE OF COUNSEL DEFENSE
-NICK PASCIULLO- Y2K- MYTH OR FACT
-ALAN MILLER- OPEN FORUM
-MARK SCHEER- DECAY *& COLLAPSE-ADJUSTING CONTINUING LOSS
-GREG TOLSON- HOW TO BE AN EFFECTIVE DEPONENT
-LANE NEILSON- PRIVACY ISSUES IN THE INFORMATION AGE
-THOMAS REGAN- FRAUD INVEST. STRATEGIES: PRIZES AND PITFALLS

03-26/29-00 **PROPERTY LOSS RESEARCH BUREAU**
-ADVANCED PROPERTY SUBROGATION
-SUDDEN DAMAGE VS. MAINTENANCE PROBLEMS IN BLDGS.
-GOOD FAITH, AVOIDING PROPERTY LOSS LITIGATION #2
-ROOFING SYSTEM LOSSES #2
-PUBLIC ADJUSTERS & LARGE COMERCIAL LOSSES

06-21/23-2000 **LOSS EXECUTIVE ASSOCIATION**
-JUVENILE FIRESETTER INTERVENTION PROGRAM"- GOLEMBESKI
-THE RELATIONSHIP BETWEEN INS. COMPANIES & BROKERS"- PANEL
-MISCONCEPTIONS, PRECONCEPTIONS, BIAS TO FIRE INVESTIGATIONS
-JURY RESEARCH IN PROPERTY CLAIMS LITIGATION-ZACH GREENHILL

07-18-200 **COZEN & O'CONNOR SUBROGATION SEMINAR**
-INVESTIGATION TECHNIQUES
-POTENTIAL LIABILITY THEORIES
-SPOILIATION OF EVIDENCE
-EXPERT SELECTION
-ADVANCED THEORIES OF SUBROGATION
-PRORATION AGREEMENTS
-PROOF OF DAMAGE
-AVOIDING SIX PHANTOM ROADBLOCKS TO SUBROGATION
-DISCOVERY OF ELECTRONIC DATA

09-28-2000 **GUEST SPEAKER-- NAIHA Educational Seminar**
-The Nature of How Major Commercial Property and Business Income Losses are handled.

02-07/09-2001 **LOSS EXECUTIVE ASSOCIATION**
-COMPLEX BUSINESS INTERRUPTION ISSUES- GETTE, CASILLAS, BANGS
-“SICK BUILDINGS” – MOLD-SEP. FACT FROM FICTION
-SUBROGATION –VISIONS OF FIRES & DISASTERS
-CYBERINSURANCE- COVERAGE & LOSS ASSESSMENT TOOLS

03/12-14/2001 **PROPERTY LOSS RESEARCH BUREAU**
MP1200 APPRAISAL PROVISIONS IN PROPERTY POLICIES
TP 1240 PROPERTY CASE LAW – PANEL 1
TA 0650 LARGE PROPERTY FRAUD LOSSES
WP 0620 FORENSIC FIRE INVESTIGATIONS
WA 0240 GOOD FAITH, AVOIDING PROPERTY LOSS LITIGATION

04/30/2001 TO 05/01/2001 PCS CATASTROPHE CONFERENCE 2001
ACCOUNTING FUNDAMENTALS
MANAGING SERVICE PROVIDERS
NEW MADRID EARTHQUAKE
CAT DUTY COMPENSATION
REMEDICATION OF DAMAGE CAUSED BY MOISTURE & MOLD
CLAIMS ISSUES IN AN ELECTRONIC AGE

06/13/2001 **LOSS EXECUTIVE ASSOCIATION SUMMER '2001 – 9 CREDIT HOURS**
THE ELECTRICITY CRISIS – BALL, REITH, KEARY, CARLSON
CLASS ACTION – NELSON & HORST
HOW TO MANAGE CHANGE & UTILIZE NEWFOUND KWLGE – PRUITT
LARGE MACHINERY & EQUIP. LOSSES --- DOLCE & MILONE
CAPTIVE/EXCESS & MULTILAYER PROB.& ISSUES – SURIANO, EVANS

06/06/2001 **ORGANIZING YOUR TIME – ST. PAUL UNIV. --- 4 CREDIT HOURS**

01/23,24,25/02 **LOSS EXECUTIVE ASSOCIATION**
-GENERAL SESSION – 3.0 CE
-HIDE & SEEK, Maria Soterduous – 3.0 CE
-BOILER & MACHINERY, LARRY GORDON – 3.0 CE

01/22/2002 **SCLA – PROPERTY CLAIMS LAW ASSOCIATE - CERTIFICATION**

01/30/2002 **COZEN & O'CONNOR 2002 INSURANCE LITIGATION SEMINAR – 3.5 CE**

02/21/2002 **GUEST SPEAKER, WASHINGTON CLAIMS ASSOCIATION & BLUE GOOSE**
- WAR AND WARLIKE OPERATIONS
- ACT OF CIVIL AUTHORITY
- ACTS OF TERRIORISM IS VANDALISM

04/08,09,10/02 **PLRB – Anaheim, Ca.**
-Preparing for Your Deposition – 3 Credits
-Coverage Issues In Mold Claims – 1.5 Credits
-Adjusting Multi-Million Dollar Cat Losses --- 1.5 Credits
-Hold Remediation --- 1.5 Credits
-Duty to Defend --- 1.5 Credits
-Building Codes --- 3 Credits
-Taking Inventory & Understanding Stock Losses – 3 Credits

06/12,13,14/02 **Loss Executive Association**
-The World Trade Center Attacks -- 3 Credits
-WTC and Terrorism – Incl.
-Business Interruption & WTC Issues --- 3 Credits
-Adjusting Civil Authority and Loss of Access Claims – 3 Credits

08/19-20/02 **Defense Resolution Institute**
-Speaker:: “Winning Techniques in Fire Claim Investigation”
-Laurence H. Leavitt, Friedman, Babock, Gaythwaite, Wolf, Leavitt, LLP
-Charles Murray, RPA, LPCS – Prosecuting Subro Litigation

01/15-17/03 **Loss Executive Association (8Hrs.)**
-General Session “Mold” & “Ethics” (2 Hrs.)
-“Evolution of Direct Physical Damage” (3Hrs.)

	-“Contingent Business Interruption” (3 Hrs.)
04/02/03	PLRB/LIRB -Case Law Developments (3 Hrs.) -Boiler & Machinery Losses (3 Hrs) -Duty to Defend (1.5 Hrs) -Fraud, Lightning & Subro (1.5 Hrs) -Fraud Under Commercial Policies (1.5 Hrs) -Interviewing Techniques (1.5 Hrs) -Appraisal Provisions In Property (3 Hrs)
01/21-23/04 9 Hrs.	Loss Executive Association (9Hrs.) -General Session -Reinsurance -Shedding Light on Blackout -The Northridge Earthquake Litigation -Business Interruption in the Age of Disaster -Adjusting Commercial Losses with Landlord & Tenant -Appraisal in Large Losses
02/04-07/04 9 hrs.	Windstorm Insurance Network (9 Hrs.) -National Flood Insurance Program (NFIP)-Flood Adjustment Certification
03/15-17/04 15 Hrs.	PLRB (15 Hrs.) -Reinsurance For the Claims Professional -Mortgagee Claims -Case Law Developments In Property Claims -Collapse -EUO -Stock Losses -Sue & Labor -Economic Losses & Property Damage
06/17/18-04 8 Hrs.	Loss Executive Association (8 Hrs.) -Who Is Stealing Your Identity -How To Avoid Being Ambushed By Your Reports -Service Interruption Claims -Mold and Related Claims Issues
07/29-30/04 11 Hrs.	Florida Continuing Education Seminar (11 Hours/Credits) Rimkus and Casagrande & Assoc. -Structural Fire Analysis- (1 Hour/Credit) -Sinkhole Training: Legal and Technical Aspects- (3 Hours/Credits) -Product Liability & Subrogation- (1 Hour/Credit) -Premises Liability: What’s New in the Neighborhood- (3 Hours/Credits)
YTD-52 Hrs.	-Ethics: Legal Concepts – (3 Hours/Credits)
08/05/04 7.5 Hrs.	Studler, Doyle & Company’s - Handling Employee Dishonesty Claims – 7.5 Hrs.
10/26-28/2004	Xactimate Basics Building Damage Estimating
03/15/05 2 Hrs.	Sullivan Cluster Meeting- Hunt Valley, MD. -LWG “Large Complicated Claims Dealing With Warranties”- 2 Hrs.

01/20-21/05 10.75 Hrs.	<p>LEA Conference, January 19-21, 2005</p> <ul style="list-style-type: none"> -9/11 Subrogation Activities - .5 Hrs. -Changes & Challenges In Adjustment of Losses- .75 Hrs. -Handling International Claims – 1.25 Hrs. -Hurricanes 2004 – 4.0 Hrs. -Complex Builders Risk Claims In The Big City – 4 Hrs.
04/18-20/05 16.5 Hrs.	<p>PLRB- 2005 Claims Conference- San Antonio, TX – 16.5 Hrs. Total</p> <ul style="list-style-type: none"> -General Session- 1.5 Hrs. -Large Property Loss Adjustment- 1.5 Hrs. -Appraisal Provisions In Property Policies- 3.0 Hrs -Case Law Developments In Property Claims- 3.0 Hrs. -Catastrophe Fraud- 1.5 Hrs. -Accident Scene Investigations- The Human Factor- 1.5 Hrs. -Ethical Dilemmas In Adjusting Claims – 3.0 Hrs. -Business Interruption, Period of Restoration – 1.5 Hrs.
06/22/2005 6 Hrs.	<p>Xactimate 24 Training – 6 Hrs.</p>
07/13-14/2005 12 Hrs,	<p>Rimkus / Cassagrande Continuing Education Seminar In Florida – 12 Hrs. Total</p> <ul style="list-style-type: none"> -Ethics – 2 Hrs. -Structural Fire Analysis – 1 Hr. -Technology In Vehicle Accident Reconstruction – 1 Hr. -Litigation Roadmap: A Guide to the Legal Process – 1 Hr. -Electrical Failure Analysis – 1 Hr. -Sinkhole Training: Legal and Technical Aspects – 3 Hrs. -Product Liability and Subrogation – 1 Hr. -Property Case Law Update – 1 Hr. -Liability Coverage & Case Law Issues – 1 Hr.
12/22/05	<p>Corporate E-Compliance Course Certificate of Completion</p>
02/09-11/06 (11 CE HRS)	<p>Windstorm Insurance Conference</p> <ul style="list-style-type: none"> -2005 Hurricane Season Overview -Natural Disaster Mediation -Hurricane Panel -Appraisal: All You Need To Know But Were Afraid To Ask -Wind v Wave Damage- Engineering Studies -Catastrophic Loss: The Integral Roles of Adjuster and Expert -Why Good Enough Never Is -Preparing For Appraisal: Fundamentals Are Worth Revisiting -Effective Trial Techniques In A Windstorm Case -Property Law Case Updates -Victors Without Victims: Managing Conflict
04/02-05/06	<p>Property Loss Research Bureau, Nashville, TN (10.5 Hrs.)</p> <ul style="list-style-type: none"> -General Session 1.5 Hrs. -Good Faith Claims Handling 1.5 Hrs. -Faulty Workmanship In Property Claims 1.5 Hrs. -Bad Faith & Punitive Damages 1.5 Hrs. -Accident Scene Investigation 1.5 Hrs. -Property Case Law Update 3.0 Hrs.
06/07-08/06	<p>LEA, Baltimore, Md. (6 Hrs.)</p>

	-General Session	1 Hr.
	- General Session	1 Hr.
	- Computer Forensic Technology	1 Hr.
	-Issues with Public Adjusters	3 Hrs.
06/28-29/06	Casagrande / Rimkus 3rd Annual CE Education Seminar (10 CE Credits)	
	- Ethics- How to Select and Use Consultants	1 Hr
	- Product Liability & Subrogation	1 Hr
	- Legislative Update (LAW)	1 Hr
	- Getting Fees Back- “No really, getting fees back.”	1 Hr
	- Property Cases- Law Update	2 Hrs
	- Evaluation of Structure Fire	1 Hr
	- Ethics, Professional Engineers	1 Hr
	- Tile Damage Evaluation	1 Hr
	- Plumbing Systems Failure	1 Hr
07/11-13/06	National Property Claim Leadership Conference -Hartford, CT.	
01/30/07	8th Annural Windstorm Conference (17 Hrs.)	
	-Kept the Trust in Catastrophe	1 Hr
	-Psychology of the Catastrophe Claim	1 Hr
	-All or Nothing at All: Valued Policy Law	2 Hrs
	-Appraisal from A to Z	2 Hrs
	-Bad Faith: An ILL Wind or Benign Zepher	2 Hrs
	-Catastrophe Claim Fraud	2 Hrs
	-Florida’s Building Code Update	2 Hrs
	-Subrogating Wind Losses	2 Hrs
	-Cause & Origin of Water Damage	2 Hrs
	-Customer is Always Right?	1 Hr
03/19-21/07	PLRB (16.5 Hrs.)	
	-General Session-Rquired	1.5 Hrs
	-Business Interruption- Period of Restoration	1.5 Hrs
	-Accident Scene Investigation	1.5 Hrs
	-Appraisal, Preparing and Winning	1.5 Hrs
	-Ethical Delema’s in Adjusting	3.0 Hrs
	-Property Case Law Update	3.0 Hrs
	-Builders Risk Claims	1.5 Hrs
	-Business Interruption- Small Losses	1.5 Hrs
	-Enviornmental Property Damage- Toxic Torts	1.5 Hrs.
06/19-21/07	Property: Earthquake Claim Handling, Rancho Cordova, CA. (8 Hrs.)	
06/11-13/08	LEA EDUCATIONAL CONFERENCE (8 Hrs)	
	-The Adjusters Toolbag	3.0 Hrs
	-Evaluating Large Complex Losses	3.0 Hrs
	-The Credit Crunch & Foreclosures	1.0 Hrs
	The Brain Drain in the Insurance Industry	1.0 Hrs
04/14-15-16/08	PLRB ANNUAL CONFERENCE (13.5 Hrs)	
	-General Credit	9.0 Hrs
	-Ethics	4.5 Hrs
02/4-5-6/09	LEA Educational Conference (8 Hrs)	

-General Credit Courses 8.0

03/23-24-25/09 PLRB ANNUAL CONFERENCE (16 Hrs)

-General Session	1.0 Hrs
-Layered & Quoto Share Property Ins & Lit	1.5 Hrs
-Cat Mgm't Psychological Trauma	1.5 Hrs
-Business Interruption Loss Appraisal	1.5 Hrs
-Comm. Prop. Forms & Endorsements	1.5 Hrs
-Punitive Damages & Good Faith	1.5 Hrs
-Extra Expense Issues & Coverage	1.5 Hrs
-Property Case Law Update	3.0 Hrs
-Rule School – Ethics in Adjusting	3.0 Hrs

Casagrande / Rimkus Conference June 27th to June 28th Florida CE

2009 Property Case Law Update
 Construction Vibration Property Damage Investigations
 Using Video Graphics In Vehicle Accident Reconstruction
 Automotive Equipment Failure Analysis
 Defending Premises Liability Claims in a Difficult Economy
 2009 Legislative Update & Recent Trends in Property Claims
 Structural Fire Damage Evaluation
 Spoliation of Evidence in Insurance Claims
 Investigation of LP Gas Fires in Residential Structures
 Adjuster Code of Ethics Unlicensed Practice of Law

PLRB March 21 to March 24 Texas, North Carolina, Delware CE

Extra Expense: Issues in Coverage and Adjustment
 Business Income Documentation: Analysis & Authentication
 Adjusting a Loss When a Public Adjuster Intervenes
 Commercial Roofing Losses
 Ethical Decision Making
 Rule School: Ethics of Adjusting Property Claims
 Property Case Law
 Effective Mediation, Arbitration & Appraisal of Property Claims
 Water Loss Contractor Accountability

Casagrande / Rimkus Conference June 27th to June 28th Florida CE

2010 Property Case Law Update
 Product Failure Analysis
 Chinese Drywall Claims
 Fires During Construction
 Spoilation of Evidence
 2010 Florida Legislative Update & Recent Trends Related Case Law
 Green Construction: Identifying Failures & 3rd Party Liability
 Bogus Billing
 Trip & Fall - Who's at Fault
 Practiced Ethics for Insurance Professionals

PLRB/LIRB April 4th to April 6th, 2011

General Session 1.5
 Indentifying Subro & Recovery Following A Weather Event 1.5
 Manufacturing Business Income Losses 3.0
 Property Case Law Developments 3.0
 Places of Worship Claims 1.5
 Commercial Insurable Interest 1.5

Litigation Management College 3.0
Pre-engineered Metal Buildings 1.5
Property Coverage – Interplay of Insurance Policies and Law 1.5

2012,2013,2014 PLRB 18 CE CREDITS PER YEAR --- 54 CREDITS
2012, 2013 RIMKUS CONFERENCE 15 CE CREDITS/YEAR = 30 CREDITS
2015 FLORIDA – 5 CE CREDITS IN ETHICS & LEGAL
2015 PLRB - ANAHEIM 15 Credits

LICENSED: (RETIRED 02/26/2016 – ALL LICENSES WILL LAPSE)
CALIFORNIA – ANNUAL GOOD FAITH CLAIMS & EARTHQUAKE CERT.
CONNECTICUT – CASUALTY ADJUSTER- ALL LINES # 001083168
DELAWARE- PROPERTY (4) NON-RES. #9319
FLORIDA, NON-RES. PROP. & CASUALTY ADJUSTER, # A187700
GEORGIA- REGISTERED OUT OF STATE STAFF ADJUSTER
KENTUCKY
LOUISIANA – Lic.#: 429069
NEW HAMPSHIRE- PROPERTY & CASUALTY # 382427-Lapsed
NEW MEXICO- STAFF ADJUSTER LIC. # 663853
NORTH CAROLINA- 632445
OKLAHOMA- PROPERTY, FIRE & MARINE # 25828
RHODE ISLAND
SOUTH CAROLINA- 22- PROPERTY
TEXAS--- Lic. #: 506898
VERMONT
WEST VIRGINIA
WYOMING

PROFESSIONAL ORGANIZATIONS PARTICIPATED IN:

RPA - # 786 – REGISTERED PROFESSIONAL ADJUSTER
LEA--LOSS EXECUTIVE ASSOCIATION- Lapsed
PCS--PROPERTY CLAIMS SERVICES
PLRB--PROPERTY LOSS RESEARCH BUREAU- RETIRED
MARINERS OF THE BAY- PROPERTY & INLAND MARINE ORG. Past Pres.

President

WINDSTORM INSURANCE NETWORK
SCLA – SOCIETY OF CLAIM LAW ASSOCIATES
-Legal Principles June ‘2000
-Property Claims Law ‘January 2002

CATASTROPHE DUTY:

HURRICANE AGNES
HURRICANE FREDERICK
HURRICANE HUGO
HURRICANE ANDREW
HURRICANE BOB
HURRICANE IWA
HURRICANE FRAN
SANTA BARBARA FIRESTORM
OAKLAND FIRESTORM
LOMA PRIETA EARTHQUAKE
NORTHRIDGE EARTHQUAKE
ORLANDO TORNADO’S
HURRICANE GEORGES’

FOUR TIMES SQUARE SCAFFOLD COLLAPSE
HURRICANE FLOYD
HURRICANE ALLISON
WORLD TRADE CENTER
HURRICANE ISABEL
HURRICANE CHARLEY
HURRICANE FRANCES
HURRICANE JEANNE
HURRICANE IVAN
HURRICANE KATRINA
HURRICANE RITA
HURRICANE WILMA
HURRICANE IKE
HURRICANE SANDY
LOUISIANA TORNADO'S
HURRICANE MARIA – PUERTO RICO
'10 MARYLAND, VIRGINIA, WASHINGTON DC SNOW COLLAPSES
*****NUMEROUS OTHER LOCALIZED CATASTROPHES'**